

REMARKS

In accordance with the foregoing, claims 1-7 and 9-12 have been amended. Claims 13-19 are withdrawn. Claims 2-5 and 7 have been amended only to correct punctuation and provide more proper antecedent basis, without narrowing the scope of any claim. Claim 20 has been added. Claims 1-7, 9-12 and 20 are pending and under consideration. The Examiner's rejections are respectfully traversed below. Favorable reconsideration is respectfully requested.

RESTRICTION REQUIREMENT

At item 2, page 2 of the Office Action, the Examiner stated that the restriction requirement dated Dec. 19, 2005 was still proper. Applicants withdraw claims 13-19 and thus respectfully submit that the requirement has been satisfied.

CLAIM REJECTIONS

Rejection Under 35 U.S.C. §101

At item 4, page 2, of the Office Action, the Examiner rejected claims 8 and 9 under 35 U.S.C. §101, stating that the claimed invention is directed to non-statutory subject matter. This rejection is traversed below.

Claim 8 has been cancelled, thus Applicants respectfully submit that the rejection against claim 8 is moot. Claim 9 has been amended in view of the Examiner's comments to be directed to statutory subject matter. Favorable reconsideration and withdrawal of the rejection against claim 9 is respectfully requested.

Rejection Under 35 U.S.C. §112

At item 8, page 3 of the Office Action, the Examiner rejected as indefinite claims 3, 5-7, 9 and 12 under 35 U.S.C. §112, second paragraph.

Claims 3, 4, 5, 6, 9 and 12 have been amended in view of the Examiner's comments to provide more proper antecedent basis. Regarding claim 5, Applicants have amended claim 5 in view of the Examiner's comments but note that the phrase "electronic commerce" at line 5 in claim 5 refers to the electronic information in claim 1, line 2. Applicants respectfully submit that because claim 5 depends on claim 1, "electronic information" as it appears in claim 5 is in proper antecedent form. Thus changes have been made to overcome only the "trading price" antecedent problem.

Claim 7 depends on claim 6 and thus, Applicants respectfully submit, is in proper antecedent form also. Favorable reconsideration and withdrawal of the rejection against claims 3, 5-7, 9 and 12 is respectfully requested.

Rejections Under 35 U.S.C. §102 and 35 U.S.C. §103

At item 14, page 4 of the Office Action, the Examiner rejected claims 1-4 and 6-12 under 35 U.S.C. §102(e) as being anticipated by DiMattina, U.S. Patent No. 6,405,177. At item 24, page 6 of the Office Action, the Examiner rejected claim 5 under 35 U.S.C. §103(a) as being unpatentable over DiMattina, in view of Margoscin et al., U.S. Patent No. 7,003,482.

Cited Art DiMattina

DiMattina is directed to an on-line business method which enables on-line retailers to offer on-line financial guarantee services to their customers such as a secure credit card transaction, purchasing a genuine product at the advertised purchase price and the financial guarantee that the implied or specific warranty of the item purchased will be honored. See Abstract.

Cited Art Margoscin et al.

Margoscin et al. is directed to a middleware program that provides an interface between an input channel and a business transaction server.

The Presently Claimed Invention Patentably Distinguishes Over the Cited Art

Claim 1

Amended independent claim 1 recites an insurance task processing method comprising:

cross-checking electronic information distributed within a computer network with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered, to thereby judge whether or not the solicitation-related keyword is included in the electronic information; and
distributing solicitation-to-insurance information to at least one of involved parties having exchanged the electronic information with each other, when it is judged that the solicitation-related keyword is included in the electronic information.

The Office Action cited to DiMattina at col. 3, lines 56-58 which states: "The initial stage of the insurance system, in accordance with the present invention, is initiated when the purchaser elects to submit the items that he/she has chosen to buy." Nowhere in the passage cited by the Office Action is the claim 1 feature of cross-checking taught or suggested.

Applicants respectfully submit that DiMattina is directed to offering an on-line financial guarantee, such as a secure credit card transaction, and does not teach or suggest cross-checking electronic information with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered, to thereby judge whether or not the solicitation-related keyword is included in the electronic information. Thus, Applicants respectfully submit that claim 1 patentably distinguishes over DiMattina.

Claims 2-4 depend, directly or indirectly, from claim 1 and include all of the features of that claim, plus additional features which are not taught or suggested by the prior art. Therefore, Applicants respectfully submit that claims 2-4 patentably distinguish over DiMattina for reasons similar to claim 1.

Claim 6

Amended independent claim 6 recites in relevant part:

receiving solicitation-to-insurance information transmitted from a server of an insurer, when it is judged that the solicitation-related keyword is included in said transmitted transactional information.

The Office Action cited to DiMattina at col. 3, line 58 – col. 4, line 3, which is directed to offering an on-line financial guarantee at the time when the purchaser elects to submit items that he/she has chosen to buy. However, nowhere in this passage cited in the Office Action is there described a “solicitation-related keyword as a clue of solicitation-to-insurance.” Applicants respectfully submit that DiMattina is directed towards a system that does not require a judgment of whether or not the solicitation keyword is included in the transmitted transactional information to determine whether there has been solicitation to insurance because the system of DiMattina merely assumes solicitation of a financial guarantee service whenever a purchaser elects to submit items that he/she has chosen to buy. Thus, Applicants respectfully submit that claim 6 patentably distinguishes over DiMattina.

Claim 7 depends directly from claim 6 and includes all of the features of that claim, plus additional features which are not taught or suggested by the prior art. Therefore, Applicants respectfully submit that claim 7 patentably distinguishes over DiMattina for reasons similar to claim 6.

Claim 8 has been cancelled, and Applicants respectfully submit that the rejection of claim 8 is moot.

Claim 9

Amended independent claim 9 recites in relevant part:

cross-checking the transmitted transactional information with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered, to judge whether or not the solicitation-related keyword is included in the transmitted transactional information; and
receiving solicitation-to-insurance information transmitted from a server of an insurer, when it is judged that the solicitation-related keyword is included in said transmitted transactional information.

Therefore, Applicants respectfully submit that claim 9 patentably distinguishes over the cited art. Favorable reconsideration and a withdrawal of the rejection against claim 9 is respectfully requested.

Claim 10

Amended independent claim 10 recites in relevant part:

cross-checking electronic information distributed within a computer network with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered, to thereby judge whether or not the solicitation-related keyword is included in the electronic information; and
distributing solicitation-to-insurance information to at least one of involved parties having exchanged the electronic information with each other, when it is judged that the solicitation-related keyword is included in the electronic information.

Therefore, Applicants respectfully submit that claim 10 patentably distinguishes over the cited art. Favorable reconsideration and a withdrawal of the rejection against claim 10 is respectfully requested.

Claim 11

Amended independent claim 11 recites in relevant part:

solicitation-judging means for cross-checking electronic information distributed within a computer network with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered, to thereby judge whether or not the solicitation-related keyword is included in the electronic information; and
distributing means for distributing solicitation-to-insurance information to at least one of involved parties having exchanged the electronic information with each other, when it is judged that the solicitation-related keyword is included in the electronic information.

Therefore, Applicants respectfully submit that claim 11 patentably distinguishes over the cited art. Favorable reconsideration and a withdrawal of the rejection against claim 11 is respectfully requested.

Claim 12

Amended independent claim 12 recites in relevant part:

cross-checking the transmitted transactional information with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered, to judge whether or not the solicitation-related keyword is included in the transmitted transactional information; and
receiving means for receiving solicitation-to-insurance information transmitted from a server of an insurer, when it is judged that the solicitation-related keyword is included in said transmitted transactional information.

Therefore, Applicants respectfully submit that claim 12 patentably distinguishes over the cited art. Favorable reconsideration and a withdrawal of the rejection against claim 12 is respectfully requested.

Claim 5

At item 24, page 6 of the Office Action, the Examiner rejected claim 5 under 35 U.S.C. §103(a) as being unpatentable over DiMattina, in view of Margoscin et al.

Claim 5 depends directly from claim 1 and includes all of the features of that claim, plus additional features which are not taught or suggested by the prior art. Therefore, Applicants respectfully submit that claim 7 patentably distinguishes over DiMattina for reasons similar to claim 1. Moreover, the Margoscin et al. reference fails to cure the deficiencies of DiMattina, as it is directed toward a middleware program that provides an interface between an input channel and a business transaction server, and does not teach or suggest solicitation-judging for cross-checking electronic information distributed within a computer network with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered. Thus Applicants respectfully submit that claim 5 is patentably distinguishable over DiMattina or Margoscin et al., whether viewed alone, or in combination.

New Claim 20

New independent claim 20 recites an insurance task processing method comprising:

transmitting transactional information in a transaction related to electronic commerce;
judging whether or not a solicitation-related keyword is included in the transmitted transactional information; and
receiving solicitation-to-insurance information transmitted from a server of an insurer, when said judging determines that the solicitation-related keyword is included in said transmitted transactional information.

Applicants respectfully submit that new claim 20, which is different from and not narrower than prior filed claims, distinguishes over the prior art.

Summary

It is submitted that none of the references, either taken alone or in combination teach or suggest the features of the present claimed invention. Thus, claims 1-7, 9-12 and 20 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early notice of allowance are earnestly solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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